

Table I. D. 4. a(2001) Percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16. 7%	56. 2%	42. 4%	23. 0%	13. 9%	10. 6%	42. 4%	11. 9%
Industry group **								
Agric., fish., forest.	32. 8%	83. 1%	51. 6%	17. 8% *	54. 0%	0. 2% *	67. 9%	15. 8% *
Mining and manufacturing	16. 1%	54. 9%	28. 8%	25. 3%	10. 6%	15. 1%	36. 8%	14. 2%
Construction	42. 3%	59. 4%	58. 2%	41. 3%	40. 3%	11. 9% *	52. 8%	32. 4%
Utilities and transp.	21. 1%	44. 8%	27. 0%	34. 9%	21. 4%	19. 6% *	31. 1%	20. 5%
Wholesale trade	16. 8%	53. 3%	42. 5%	24. 7%	11. 1% *	10. 5% *	39. 5%	11. 8%
Fin. svcs. and real est.	6. 8%	49. 8%	47. 8%	6. 4% *	9. 4% *	3. 3%	37. 5%	4. 1%
Retail trade	13. 2%	49. 9%	34. 1%	8. 0%	8. 6% *	7. 8% *	32. 1%	8. 0%
Professional services	17. 1%	53. 2%	40. 2%	16. 8%	9. 6%	12. 4%	40. 4%	12. 1%
Other Services	16. 4%	64. 6%	49. 3%	29. 3%	15. 1%	2. 6% *	50. 1%	7. 9%
Ownership								
For profit, incorporated	17. 1%	56. 7%	42. 2%	22. 6%	14. 2%	11. 5%	41. 8%	12. 6%
For profit, unincorporated	21. 2%	54. 4%	31. 5% *	14. 6% *	17. 5% *	2. 1% *	40. 6%	11. 1% *
Nonprofit	17. 6%	56. 2%	51. 4%	32. 7%	10. 8%	10. 2%	49. 5%	11. 8%
Unknown	4. 9% *	*****	100. 0% *	1. 3% *	11. 5% *	4. 4% *	25. 6% *	4. 7% *
Age of firm								
Less than 5 years	24. 3%	55. 7%	25. 9%	13. 2% *	8. 3% *	10. 0% *	38. 8%	9. 3% *
5-9 years	24. 5%	57. 4%	32. 2%	19. 5%	3. 5% *	4. 6% *	42. 5%	5. 1% *
10-19 years	29. 0%	58. 1%	37. 1%	30. 3%	17. 2%	9. 9% *	46. 4%	15. 5%
20 or more years	18. 5%	55. 3%	48. 9%	22. 4%	14. 6%	13. 7%	41. 4%	14. 6%
Unknown	7. 2%	12. 8% *	*****	*****	8. 4% *	7. 2%	8. 3% *	7. 2%
Multi/single status								
2 or more locations	10. 9%	41. 5% *	36. 6%	12. 0%	10. 8%	10. 6%	27. 0%	10. 6%
1 location only	32. 9%	56. 5%	43. 0%	26. 4%	19. 0%	9. 1% *	44. 0%	19. 8%
Percent full-time employees								
Less than 25%	23. 8%	80. 9%	61. 1%	57. 1%	17. 7% *	3. 2% *	73. 2%	7. 6% *
25-49%	24. 4%	66. 3%	54. 8%	32. 1%	8. 6% *	20. 4%	56. 1%	19. 4%
50-74%	9. 8%	59. 9%	46. 4%	19. 3%	10. 1% *	1. 9% *	46. 9%	3. 8%
75% or more	17. 1%	54. 7%	41. 0%	22. 3%	14. 3%	11. 4%	40. 7%	12. 6%
Union presence								
No union employees	14. 6%	55. 9%	39. 7%	18. 5%	9. 8%	5. 7%	40. 7%	7. 6%
Has union employees	22. 3%	63. 0%	74. 5%	53. 3%	32. 0%	17. 2%	62. 8%	20. 1%
Unknown	16. 5%	47. 7% *	30. 3% *	58. 7%	11. 0% *	15. 3%	36. 1%	16. 1%
Percent low wage employees **								
50% or more low wage	18. 9%	65. 6%	38. 8%	28. 3%	9. 0% *	6. 1% *	48. 6%	8. 6%
Less than 50% low wage	20. 9%	55. 6%	43. 2%	21. 9%	15. 2%	11. 5%	42. 1%	13. 7%
Unknown	10. 8%	36. 0% *	31. 7%	34. 0%	8. 7%	10. 5%	25. 4%	10. 6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I. D. 4. a(2001) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0. 92%	2. 10%	1. 27%	1. 62%	1. 36%	1. 29%	0. 89%	0. 98%
Industry group **								
Agric., fish., forest.	5. 81%	3. 93%	13. 68%	14. 92% *	15. 78%	0. 90% *	5. 59%	6. 81% *
Mining and manufacturing	1. 50%	4. 85%	4. 92%	4. 43%	2. 01%	2. 46%	4. 81%	1. 39%
Construction	4. 49%	5. 34%	4. 39%	4. 58%	8. 53%	7. 94% *	3. 78%	6. 03%
Utilities and transp.	5. 22%	8. 89%	7. 52%	6. 85%	6. 16%	6. 51% *	5. 53%	5. 68%
Wholesale trade	2. 49%	6. 47%	7. 02%	6. 49%	4. 94% *	3. 49% *	2. 96%	2. 59%
Fin. svcs. and real est.	0. 94%	4. 20%	8. 86%	2. 03% *	4. 32% *	0. 92%	5. 59%	0. 81%
Retail trade	1. 76%	4. 78%	3. 85%	2. 17%	3. 78% *	2. 42% *	2. 88%	1. 95%
Professional services	1. 51%	3. 73%	3. 99%	2. 37%	2. 56%	1. 98%	1. 65%	1. 64%
Other Services	1. 23%	3. 48%	5. 69%	4. 96%	4. 40%	1. 33% *	3. 26%	1. 29%
Ownership								
For profit, incorporated	0. 95%	2. 46%	1. 26%	1. 65%	1. 34%	1. 51%	1. 14%	1. 10%
For profit, unincorporated	3. 43%	3. 87%	9. 52% *	6. 63% *	5. 60% *	1. 95% *	4. 10%	4. 00% *
Nonprofit	2. 19%	6. 20%	8. 26%	4. 51%	2. 30%	2. 01%	4. 30%	1. 98%
Unknown	1. 82% *	*****	31. 62% *	8. 04% *	5. 18% *	1. 84% *	13. 46% *	1. 89% *
Age of firm								
Less than 5 years	4. 36%	4. 54%	5. 44%	5. 44% *	4. 22% *	5. 74% *	3. 53%	4. 94% *
5-9 years	2. 21%	4. 64%	5. 26%	4. 98%	2. 54% *	2. 12% *	2. 62%	1. 59% *
10-19 years	1. 57%	3. 03%	3. 36%	2. 97%	4. 32%	2. 99% *	1. 56%	2. 02%
20 or more years	1. 47%	3. 03%	2. 93%	2. 73%	1. 94%	1. 73%	1. 55%	1. 49%
Unknown	1. 17%	13. 55% *	*****	*****	2. 95% *	1. 28%	9. 99% *	1. 17%
Multi/single status								
2 or more locations	1. 03%	13. 08% *	5. 88%	2. 86%	1. 65%	1. 30%	2. 35%	1. 06%
1 location only	1. 17%	2. 04%	1. 56%	1. 39%	2. 18%	5. 75% *	1. 08%	1. 97%
Percent full-time employees								
Less than 25%	3. 93%	4. 05%	10. 23%	9. 53%	8. 16% *	1. 74% *	3. 44%	3. 31% *
25-49%	4. 24%	7. 54%	7. 96%	8. 26%	2. 95% *	5. 76%	6. 51%	4. 83%
50-74%	1. 50%	4. 71%	7. 62%	3. 29%	3. 39% *	1. 26% *	3. 87%	0. 96%
75% or more	0. 98%	2. 42%	0. 84%	1. 68%	1. 45%	1. 34%	1. 09%	1. 00%
Union presence								
No union employees	0. 69%	2. 25%	1. 94%	1. 80%	1. 08%	1. 05%	1. 05%	0. 62%
Has union employees	2. 14%	7. 86%	5. 80%	4. 34%	4. 74%	2. 04%	3. 38%	2. 17%
Unknown	4. 14%	15. 01% *	11. 08% *	15. 83%	5. 94% *	4. 21%	10. 26%	4. 30%
Percent low wage employees **								
50% or more low wage	0. 96%	3. 31%	7. 14%	6. 01%	2. 83% *	2. 25% *	3. 46%	1. 54%
Less than 50% low wage	0. 69%	2. 63%	0. 87%	1. 69%	1. 66%	1. 21%	1. 27%	0. 72%
Unknown	1. 77%	12. 52% *	7. 70%	9. 09%	2. 43%	1. 91%	6. 74%	1. 81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

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